

BANK OF GEORGE

	CPP Disbursement Date 03/13/2009	Cert 58626	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$124	\$108	-12.9%		
Loans	\$79	\$74	-7.1%		
Construction & development	\$5	\$3	-37.9%		
Closed-end 1-4 family residential	\$4	\$4	0.5%		
Home equity	\$5	\$4	-22.6%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-40.6%		
Commercial & Industrial	\$19	\$23	22.1%		
Commercial real estate	\$43	\$36	-15.9%		
Unused commitments	\$13	\$12	-10.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$12	\$9	-23.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$32	\$24	-24.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$114	\$100	-12.4%		
Deposits	\$109	\$99	-9.7%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$10	\$8	-18.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	7.4%	--		
Tier 1 risk based capital ratio	12.5%	11.0%	--		
Total risk based capital ratio	13.8%	12.3%	--		
Return on equity ¹	3.1%	-15.4%	--		
Return on assets ¹	0.3%	-1.2%	--		
Net interest margin ¹	3.8%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	42.9%	49.1%	--		
Loss provision to net charge-offs (qtr)	0.0%	43.0%	--		
Net charge-offs to average loans and leases ¹	3.9%	5.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	59.7%	74.4%	11.1%	7.6%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	1.8%	0.2%	0.0%	--
Commercial & Industrial	0.4%	0.1%	0.1%	0.6%	--
Commercial real estate	11.1%	11.1%	0.0%	1.6%	--
Total loans	13.8%	12.7%	1.0%	1.3%	--